

Summer Travel: What You Need to Know Before You Hit the Road

Traveling

Whether you're leaving home for a weekend getaway or an extended vacation, be aware of what your homeowners or renters policy will cover. Typically, your homeowners insurance will follow you, protecting you even while you're not at home. Off-premises coverage means your belongings are insured anywhere in the world. If you're staying at a hotel and your belongings are stolen, your homeowners policy will provide protection, but the exact coverage depends on your policy. In addition to your deductible, expensive items such as jewelry will typically have a replacement limit. Contact your agent to find out what's insured under your policy.

Discourage break-ins

Making your home a less enticing target can discourage break-ins and may even lower your insurance premium.

- Install deadbolts on doors and/or windows. These can slow a burglar, and in some cases lead to an insurance discount.
- Invest in an alarm system or motion-activated camera. An alarm will often discourage a burglar. Some alarm systems may result in an insurance discount.

Keep your home looking "lived in"

- Put interior lights on a timer or choose a few rooms to remain lit to give the impression someone is home.
- Stop mail delivery or have a neighbor collect your mail, newspapers and packages so they don't stack up outside.
- Hire someone to cut the grass if you'll be gone long enough that growth will be noticeable.
- Leave a radio on and turn down your doorbell volume, if possible. Some thieves ring the doorbell or knock to determine if anyone is home. Having a loud radio playing and the doorbell muted plants doubt in an intruder's mind.
- Have a car parked in your driveway. Another way to make a home look lived in is to have cars coming and going from the driveway throughout the day.

Protecting your home's contents is also important. Give a spare key to a neighbor or friend to have access to the home. Avoid the cliché of putting the key under the mat, as thieves often check there. Store important documents and expensive items in a lockbox, a safe, or at another location. Don't keep valuable documents in a personal desk or office where burglars will know to look for them. Stow your computer out of sight to discourage an intruder from trying to hack into your personal accounts.



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